

Louisiana Property and Casualty  
Insurance Commission  
Louisiana Department of Insurance  
P.O. Box 94214  
Baton Rouge, LA 70804-9214  
www.lds.state.la.us

Louisiana Property and Casualty  
Insurance Commission  
Monthly Report  
Online at www.lds.state.la.us

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Hurricanes Katrina and Rita

IMPORTANT - 2nd NOTICE  
Insurance Premium Payment Info; Emergency Rules to Expire

Emergency Rules issued by the Louisiana Department of Insurance required insurance companies to give policyholders affected by Hurricane Katrina or Hurricane Rita an automatic extension of time to pay their insurance premiums without incurring any late fees, penalties, cancellation or non-renewal. **These Emergency Rules are set to expire on November 30 and December 31, 2005.**

Hurricane Katrina Expiration Dates

Policyholders affected by **Hurricane Katrina** were allowed to defer insurance premium payments starting on August 26, 2005, the effective date of Governor Blanco’s declared State of Emergency, if they resided in one of the following **14 parishes when the storm struck :** **Jefferson, Lafourche, Livingston, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John the Baptist, St. Mary, St. Tammany, Tangipahoa, Terrebonne and Washington.**

Health Insurance Premium Payments

Policyholders in the 14 above-listed parishes affected by Hurricane Katrina who deferred their health insurance premium payments have until **November 30, 2005** to bring current those premiums or be subject to the cancellation provisions of their policies. ***Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.***

All Other Insurance Premium Payments

Policyholders affected by **Hurricane Katrina in Orleans, Plaquemines, St. Bernard and St. Tammany Parishes** who deferred their insurance premium payments will have until **midnight, December 31, 2005** to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies.

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- ◆ *The Monthly Report* is the newsletter of the Louisiana Property and Casualty Insurance Commission, Louisiana Department of Insurance, 1702 N. 3rd Street, 3rd Floor, P.O. Box 94214, Baton Rouge, LA 70804-9214 225-342-7187 (PH) 225-342-6057 (FX)

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- LA Property & Casualty Insurance Commission Staff**

**Molly Quirk Kirby, Director**  
**Terrell Moss, Research Analyst**  
**Rana Johnson, Staff Support**
- ◆ The Louisiana Property and Casualty Insurance Commission was created by the enactment of R.S. 22:15 in the 2001Regular Session of the Louisiana Legislature to review and examine the availability and affordability of property and casualty insurance in the state of Louisiana. The commission will also undertake a comprehensive study and provide oversight and enforcement recommendations of the effectiveness of law enforcement and implementation of programs aimed at enforcement throughout the state of those laws and programs which affect property and casualty insurance rates.

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This includes all deferred premiums and any current premiums that may be due on January 1, 2006. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.*

Policyholders affected by **Hurricane Katrina in the remaining parishes of Jefferson, Lafourche, Livingston, St. Charles, St. James, St. John the Baptist, St. Mary, Tangipahoa, Terrebonne and Washington** who deferred their insurance premium payments will have until **midnight, November 30, 2005** to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on December 1, 2005. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.*

**Hurricane Rita Expiration Dates**

Policyholders affected by **Hurricane Rita** were allowed to defer insurance premium payments starting on September 20, 2005, the effective date of Governor Blanco’s declared State of Emergency, if they resided in one of the following **12 parishes when the storm struck : Acadia, Allen, Beauregard, Calcasieu, Cameron, Iberia, Jefferson Davis, Lafayette, Lafourche, St. Mary, Terrebonne and Vermilion.**

**Health Insurance Premium Payments**

Policyholders in the 12 above-listed parishes affected by Hurricane Rita who deferred their health insurance premium payments have until **November 30, 2005** to bring current those premiums or be subject to the cancellation provisions of their policies. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.*

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Louisiana Property and Casualty Insurance Commission Members		
Commissioner Robert Wooley		
Jeff Albright		
Col. Jim Champagne		
Chuck McMains		
Terry Lisotta		
H. “Marc” Carter		
Senator James David Cain		
Representative Karen Carter		
Senator Donald Cravins		
Earl Taylor		
Kay Hodges		
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Tom O’Neal		
Theodore “Ted” Haik, Jr		
Aubrey T. Temple, Jr.		
Nicholas Gachassin		
Richard Clements		
Chad Brown		
Lorrie Brouse		

**All Other Insurance Premium Payments**

Policyholders affected by **Hurricane Rita in Calcasieu, Cameron and Vermilion Parishes** who deferred their insurance premium payments will have until **midnight, December 31, 2005** to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on January 1, 2006. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.*

Policyholders affected by **Hurricane Rita in the remaining parishes of Acadia, Allen, Beauregard, Iberia, Jefferson Davis, Lafayette, Lafourche, St. Mary and Terrebonne** who deferred their insurance premium payments will have until **midnight, November 30, 2005** to make current all payments due to their insurance companies or be subject to the cancellation provisions of their policies. This includes all deferred premiums and any current premiums that may be due on December 1, 2005. *Please note that some companies will allow you to pay in installments rather than a lump sum. Please check with your company for payment information.*

**Commissioner of Insurance Robert Wooley reminds consumers that insurance companies cannot charge any late fees, penalties or interest for payments deferred during the dates referenced above. To view the Emergency Rules, please visit the Department’s Web site at [www.ldi.state.la.us](http://www.ldi.state.la.us).**

**Hurricane Loss Data**

The Department of Insurance has undertaken a data call to collect loss information from the insurance companies for Hurricanes Katrina and Rita. For such a complex catastrophe, it is still very early in the claim settlement cycle to have reliable figures estimates according to Mr. Rich Piazza, Chief Actuary with the Department. The best estimates that have been received so far are from AIR-Worldwide, a hurricane modeler.

Hurricane Katrina - Louisiana Loss:	\$20.8 Billion
Hurricane Rita - Louisiana Loss:	\$ 1.5 Billion

As paid data becomes available, the estimates will be updated. However, the Department does not anticipate having reliable data until early next year.